

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.3%	82.1%	83.1%	84.5%	84.6%	89.7%	83.0%	88.1%
Industry group **								
Agric., fish., forest.	76.4%	98.1%	--	92.0%	48.5% *	97.0%	94.6%	71.8%
Mining and manufacturing	90.2%	89.8%	82.8%	87.7%	90.7%	91.1%	83.2%	91.0%
Construction	87.8%	87.7%	85.3%	84.3%	89.8%	91.4%	87.0%	88.2%
Utilities and transp.	88.7%	77.6%	69.4%	92.7%	87.6%	89.5%	80.4%	89.4%
Wholesale trade	90.1%	83.2%	84.0%	89.1%	87.3%	93.2%	83.6%	91.6%
Fin. svcs. and real estate	89.7%	79.3%	83.6%	86.9%	82.9%	92.9%	82.9%	90.5%
Retail trade	90.2%	74.0%	80.3%	85.7%	85.4%	93.6%	81.1%	91.7%
Professional services	84.9%	85.7%	82.3%	82.6%	84.1%	85.7%	83.3%	85.1%
Other services	84.3%	75.0%	86.1%	78.6%	78.7%	88.9%	79.9%	85.2%
Ownership								
For profit, incorporated	89.1%	82.9%	82.2%	85.6%	85.0%	92.2%	83.0%	90.2%
For profit, unincorporated	87.2%	81.8%	89.1%	84.0%	84.9%	90.5%	85.2%	87.8%
Nonprofit	80.6%	76.4%	79.3%	79.3%	83.3%	79.7%	78.6%	80.7%
Age of firm								
Less than 5 years	85.1%	79.1%	89.1%	85.0%	86.4%	89.1%	84.4%	85.8%
5-9 years	83.0%	89.3%	85.3%	80.0%	78.1%	92.9%	85.7%	81.0%
10-19 years	84.6%	83.3%	79.3%	80.6%	85.8%	92.5%	80.0%	87.1%
20 or more years	88.0%	79.8%	83.4%	86.6%	84.8%	89.6%	83.4%	88.4%
Multi/single status								
2 or more locations	89.0%	69.6%	81.8%	88.9%	85.4%	89.9%	84.1%	89.1%
1 location only	83.1%	82.2%	83.2%	83.3%	83.3%	81.6%	82.9%	83.2%
Percent full-time employees								
Less than 25%	83.3%	89.0%	77.7%	86.2%	84.8%	82.3%	84.0%	83.1%
25-49 %	81.7%	71.0%	78.9%	80.4%	76.3%	86.1%	76.3%	82.7%
50-74 %	87.7%	75.3%	83.0%	80.4%	85.6%	91.4%	78.6%	89.3%
75% or more	87.6%	83.4%	83.4%	85.1%	84.8%	89.8%	83.7%	88.2%
Union presence								
No union employees	87.3%	81.7%	83.5%	85.0%	85.2%	90.1%	83.2%	88.2%
Has union employees	87.3%	88.7%	72.2%	76.6%	79.5%	88.8%	78.4%	87.5%
Percent low-wage employees								
50% or more low-wage	85.6%	78.1%	82.9%	82.2%	77.9%	89.8%	80.1%	86.2%
Less than 50% low-wage	87.5%	82.4%	83.1%	84.7%	85.4%	89.7%	83.2%	88.3%
Percent women employees								
Less than 25%	88.6%	84.6%	85.4%	86.9%	88.4%	90.7%	85.5%	89.5%
25-49 %	88.2%	84.8%	81.9%	84.7%	82.9%	90.8%	83.2%	88.8%
50-74 %	86.4%	77.2%	81.6%	79.6%	82.6%	89.3%	79.5%	87.3%
75% or more	85.8%	81.0%	80.6%	85.0%	83.3%	87.8%	81.2%	86.6%
Percent age 50 or older employees								
Less than 25%	85.1%	83.5%	83.3%	82.6%	81.8%	88.4%	82.4%	85.8%
25-49 %	88.7%	82.1%	84.3%	85.4%	86.2%	90.1%	84.4%	89.1%
50-74 %	87.9%	80.5%	82.9%	88.4%	85.8%	90.7%	83.9%	89.0%
75% or more	84.9%	79.4%	73.9%	83.8%	97.1%	87.1%	78.7%	89.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	1.38%	1.34%	0.95%	1.04%	0.51%	0.76%	0.45%
Industry group **								
Agric., fish., forest.	12.54%	1.47%	--	5.73%	20.87% *	2.90%	3.07%	14.93%
Mining and manufacturing	1.05%	3.78%	4.14%	2.35%	2.01%	1.50%	2.47%	1.13%
Construction	1.50%	3.05%	3.48%	3.44%	2.63%	2.84%	1.98%	2.07%
Utilities and transp.	1.77%	9.48%	10.35%	2.68%	4.57%	2.18%	5.13%	1.88%
Wholesale trade	1.25%	4.48%	4.10%	2.54%	3.63%	1.45%	2.53%	1.42%
Fin. svcs. and real estate	1.05%	4.60%	5.13%	3.02%	3.30%	1.03%	2.77%	1.12%
Retail trade	0.94%	5.71%	5.52%	3.06%	3.06%	0.87%	2.96%	0.94%
Professional services	0.77%	1.91%	2.72%	1.76%	1.55%	1.10%	1.38%	0.87%
Other services	0.99%	3.89%	2.53%	2.88%	2.49%	1.19%	1.92%	1.12%
Ownership								
For profit, incorporated	0.45%	1.63%	1.65%	1.07%	1.47%	0.50%	0.92%	0.50%
For profit, unincorporated	0.95%	3.07%	2.44%	2.72%	2.13%	1.25%	1.65%	1.12%
Nonprofit	1.20%	5.03%	4.32%	3.03%	1.90%	1.76%	2.47%	1.29%
Age of firm								
Less than 5 years	1.81%	4.00%	3.23%	3.41%	3.82%	4.74%	2.29%	2.79%
5-9 years	3.12%	2.84%	3.76%	3.82%	8.40%	3.64%	2.02%	5.12%
10-19 years	1.15%	2.48%	2.82%	2.37%	2.30%	1.68%	1.69%	1.48%
20 or more years	0.43%	2.20%	1.92%	1.10%	1.05%	0.53%	1.04%	0.46%
Multi/single status								
2 or more locations	0.45%	11.46%	4.11%	1.52%	1.12%	0.51%	2.27%	0.46%
1 location only	0.80%	1.38%	1.42%	1.14%	2.03%	3.77%	0.80%	1.35%
Percent full-time employees								
Less than 25%	1.71%	4.77%	5.94%	4.14%	3.46%	2.42%	3.23%	1.94%
25-49 %	1.94%	8.47%	5.39%	3.98%	5.15%	2.24%	3.58%	2.18%
50-74 %	1.03%	4.44%	3.83%	4.52%	2.38%	1.10%	2.55%	1.10%
75% or more	0.44%	1.49%	1.50%	1.00%	1.17%	0.57%	0.83%	0.50%
Union presence								
No union employees	0.43%	1.42%	1.37%	0.94%	1.11%	0.55%	0.77%	0.49%
Has union employees	1.00%	5.00%	7.35%	5.74%	3.21%	1.08%	4.02%	1.02%
Percent low-wage employees								
50% or more low-wage	1.51%	6.07%	4.31%	2.87%	5.15%	0.98%	2.93%	1.66%
Less than 50% low-wage	0.41%	1.40%	1.41%	1.01%	0.95%	0.56%	0.79%	0.46%
Percent women employees								
Less than 25%	0.72%	2.17%	1.99%	1.46%	1.42%	1.25%	1.16%	0.87%
25-49 %	0.85%	2.91%	2.97%	1.92%	3.08%	0.84%	1.70%	0.93%
50-74 %	0.73%	3.24%	3.39%	2.56%	1.79%	0.85%	1.86%	0.78%
75% or more	0.96%	2.87%	3.40%	2.02%	2.02%	1.36%	1.80%	1.07%
Percent age 50 or older employees								
Less than 25%	0.72%	2.03%	1.95%	1.41%	1.89%	0.97%	1.16%	0.86%
25-49 %	0.56%	3.05%	2.48%	1.71%	1.46%	0.67%	1.39%	0.60%
50-74 %	0.94%	3.37%	3.01%	2.02%	2.30%	1.26%	1.78%	1.08%
75% or more	2.28%	3.30%	8.08%	6.77%	1.11%	4.47%	3.09%	3.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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